

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel Hillard Hiner
Michelle M Hiner
Debtors

Case No. 18-04956-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 25, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Hillard Hiner, Michelle M Hiner, 5716 Potteiger Avenue, Harrisburg, PA 17112-4042

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Oct 25 2022 22:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5141196	EDI: PHINAMERI.COM	Oct 25 2022 22:43:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
5134397	+ EDI: PHINAMERI.COM	Oct 25 2022 22:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5134398	+ EDI: TSYS2	Oct 25 2022 22:43:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5134399	+ EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	Cap1/Justice, Po Box 30253, Salt Lake City, UT 84130-0253
5134400	+ EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5149563	EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5134403	+ EDI: CITICORP.COM	Oct 25 2022 22:43:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
5134404	+ EDI: WFNNB.COM	Oct 25 2022 22:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5134405	+ EDI: WFNNB.COM	Oct 25 2022 22:43:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5134406	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 25 2022 18:47:17	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5134407	EDI: DISCOVER.COM	Oct 25 2022 22:43:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
5137730	EDI: DISCOVER.COM	Oct 25 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5134402	EDI: JPMORGANCHASE	Oct 25 2022 22:43:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5156071	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2022 18:47:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5134408	+ Email/Text: bk@lendingclub.com		

District/off: 0314-1
Date Rcvd: Oct 25, 2022

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 35

		Oct 25 2022 18:35:00	LendingClub, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
5134409	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 25 2022 18:35:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
5134410	+ Email/Text: unger@members1st.org	Oct 25 2022 18:35:00	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5134411	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 25 2022 18:35:00	Mercury Card/fb&t, Po Box 84064, Columbus, GA 31908-4064
5154086	EDI: PRA.COM	Oct 25 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5134852	+ EDI: RECOVERYCORP.COM	Oct 25 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5155366	EDI: Q3G.COM	Oct 25 2022 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5155367	EDI: Q3G.COM	Oct 25 2022 22:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5134412	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 25 2022 18:35:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
5143690	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 25 2022 18:35:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5134413	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
5134414	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5134415	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5158998	+ Email/Text: bncmail@w-legal.com	Oct 25 2022 18:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5134417	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 25 2022 18:35:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
5134418	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 25 2022 18:35:00	Toyota Motor Credit Corp., PO Box 8026, Cedar Rapids, IA 52408
5134416	EDI: WTRRN BANK.COM	Oct 25 2022 22:43:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5155431	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 25 2022 18:35:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5134419	+ EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5134401	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 2 Michelle M Hiner ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Daniel Hillard Hiner ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Daniel Hillard Hiner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8701

EIN --

Debtor 2

Michelle M Hiner

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6778

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04956-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel Hillard Hiner

Michelle M Hiner

By the
court:10/25/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.